

U.S. SENATE SPECIAL COMMITTEE ON AGING
"EASING THE FAMILY CAREGIVER BURDEN:
PROGRAMS AROUND THE NATION"
AdultCare, Inc

a Fortis Company

The mission of AdultCare is to assist individuals and their families in making informed choices that lead to a better quality of life throughout the aging process.
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Vice President

AdultCare is a unique company dedicated to specializing in caregiving and elder issues throughout America. It provides members who are struggling with the dilemmas of eldercare as well as understanding their own aging process, with information, education, advice and support services. Among the members and families that AdultCare serves are Fortis Long Term Care insurance policyholders and Fortis employees in the United States. Members are from many generations, as persons reach out for themselves or concern about a loved one, especially an older loved one.

History

AdultCare was founded in 1992 in response to the rapidly growing needs of persons of many generations seeking guidance for dealing with the issues surrounding aging, caring for their parents and the complexities of caregiving.

Fortis Long Term Care, an insurance industry thought leader and innovator, completed the acquisition of AdultCare early in 1997. At this time AdultCare focused on the development of its unique *Productive Aging* Program along with an information library; expanded provider network; information systems support and Fortis employee caregiving and elder issues programs.

The mission of Fortis Long Term Care is to assist families in preserving their financial and emotional independence. The role of AdultCare is to directly augment this mission through the provision of its information, consultation and referral services. Long term care insurance policy holders--and their family members--receive unlimited use of AdultCare services...*Productive Aging*...from day one of policy purchase.

Identification of Service Need

A survey of 6500 Fortis employees was conducted in November 1996. It showed that there were many active caregivers for someone over the age of 50 and in need of AdultCare services. A repeat and expanded survey was conducted a year later. These findings have been used to further meet employee and corporate requests.

As reported by the Harvard School of Public Health in 1996, "The population most at risk of needing long term care services...knows... little about the options for long term care other than nursing homes... They remain extremely uninformed..."

As a market innovator, Fortis Long Term Care developed unique long term care insurance policies with special caregiver features including: caregiver training; personal care advocacy; and respite care...all in

addition to the *Productive Aging* Program. Fortis Long Term Care subsequently became a corporate sponsor of the National Family Caregivers Association (NFCA) and AdultCare has worked closely with the NFCA and has recently produced a report detailing the impact of caregiving on these members. A copy of the report accompanies this document.

Evolving Trends

Member participation in AdultCare services is varied, since each situation comes with its own set of circumstances. In fact, the majority of callers initiate the conversation with a request that often does not reflect their real needs or available options. AdultCare believes, just as the 1997 National Alliance for Caregiving/AARP Final Report portrayed, 38% of caregivers surveyed, "did not know what they didn't know." Some members are true planners and do call in plenty of time to obtain information now to make wise decisions for the future. However, most members require more immediate assistance and call for advice relative to current problem solving situations; a few require ongoing counseling. A small percent of members have made decisions but now need provider referrals and community based resources to execute their plan.

Many requests are for ways to allow older persons to remain at home and manage their affairs. There are often Medicare or other insurance concerns. Frequently, members are not sure how to navigate the health care system or advocate on behalf of another. AdultCare offers family conference calls for those who are having difficulty in decision making and need a neutral third party. Confidentiality is also a primary concern. For example, if a member and then the spouse calls, there is no mention that the other has been spoken with, even if it is about the same subject or person. There is never any limit to the number of calls a member can make. The service is one of convenience as a one-stop resource.

AdultCare's research is finding that certain persons require an active rather than reactive support approach. This is especially true for caregivers who, if depressed, have all they can do to make it through the day, much less take time for themselves. As shown in other research, AdultCare also finds that proactive mailing of information can help people in their decision making and stress management.

Finally, while not fully developed at this time, another category of persons has been identified. These are people who need "special handling". They are individuals who are so overwhelmed and/or under such stress that their ability to absorb information is limited. The amount and type of information that is explained or sent to them is reduced and staged. The follow up protocols for these callers are also more frequent.

Productive Aging

As mentioned earlier, Fortis understands that long term care is more than a financial issue. Aging and its surrounding issues impact family members and all caregivers, not just the policyholder. *Productive Aging* is designed with four major components:

- Planning- for the future while encouraging family members to do the same.
- Prevention- to assist in postponing or even preventing a need for future interventions.
- Problem Solving; ideas and options for dealing with challenges as they arise.
- Positive Support- to help cope with the changes and stresses of caregiving and aging.

The services include:

- Information - accessing the AdultCare comprehensive library and database, thereby saving time and effort as resource advisors research a particular issue or concern.
- Education -assistance in gaining greater understanding of complex legal, financial and insurance issues as well as government entitlements, Medicare and Social Security.
- Advice - obtaining referrals to eldercare providers, products, services and community based resources nationwide.
- Support - talking to experienced advisors about issues ranging from wellness to caregiving.

Selections from the library are included in a subsequent section of this handout.

AdultCare and Other Long Term Care Insurance Companies

AdultCare has not sought additional relationships with a long term care insurance company nor do we have financial agreements with any referral provider. This allows staff to be totally objective in the delivery of information and resources. There are no hidden business agendas, only proprietary business rules that govern the quality of the information in the databases and therefore the quality of the referrals that are given.

AdultCare is Unique

AdultCare is the only company focused on the caregiver, specialized in caregiving and elder issues and national in scope. AdultCare has taken the time and effort and has spent the resources needed to better understand family caregivers. Its several collaborative relationships with nonprofit organizations are active rather than passive. AdultCare is a needs-driven, front line or participatory partner. This is true for relationships developed both nationally and locally. This philosophy of active public/private partnering contributes to the uniqueness of AdultCare, the services it provides and its value as a partner.

Examples of the collaborative relationships include:

1. National- National Family Caregivers Association (NFCA). An initial trial was done with AdultCare to learn if the services offered would be of help to NFCA members. Preliminary results were positive however, the true value needed to be measured. An Intervention Study was then designed. AdultCare developed the survey instrument, conducted the survey, prepared and recently published the document, "Caregiving Across The Life Cycle: A National Family Caregivers Association/Fortis Report". The NFCA/Fortis Intervention Study is now in its final months. Preliminary interim findings look promising; final results will be shared by the end of the first quarter of 1999.
2. Local- Boca Raton Interfaith in Action. An employee of AdultCare spearheaded this new organization. It is a multi-generation, volunteer effort to provide support and assistance to homebound individuals and/or their caregivers through a unified effort of religious organizations, community agencies and dedicated people. In-kind support is demonstrated through use of support services, mailings for meetings, surveys of the community, scheduling flexibility for involved employees and office space for a student practicum.

Most recently, AdultCare conducted a regional survey of family caregivers to determine interest and desire for an Elder Hostel program of education and relaxation for caregivers. In addition to AdultCare and Elder Hostel, the partners include the National Alliance for Caregiving and the National Family Caregivers Association.

Another unusual forum to provide solutions to caregivers has been through a relationship with *Today's Caregiver* magazine. AdultCare staff time and support resources are used to produce a new regular column, "On Your Behalf" that was created to provide feedback to caregivers about caregiver legislative issues and their status. Again, this was established in response to a need verbalized by caregivers from around the country who, especially during today's speedy information age, have difficulty understanding why government change is slow.

Thus, AdultCare has demonstrated a significant effort to not only understanding the issues facing the family caregiving community but also to contributing to solution oriented programs and services.

Private Sector Interest in Caregivers

Since the inception last year of the Fortis *Productive Aging* Program, some long term care insurance companies now also offer a similar feature. There is no other company, however, that has done the research and has the extent of information, expertise, understanding and services as that offered by AdultCare.

As family caregivers are gaining greater public attention and are recognized as often being the health care decision-maker, there is little wonder that the private sector is seeking avenues to capitalize on opportunity. The concern is that as a potentially vulnerable group family caregivers may fall prey to many of the deceptive techniques that have permeated the home and health care industry. This risk increases as decisions may be forced during a time of crises. While the increased use of the Internet allows access to information, there is no guarantee that the information received is timely, objective or accurate.

The *Productive Aging* Program provides two booklets; *Planning* and *Prevention*, to every new Fortis Long Term Care insurance policyholder. The booklets encourage getting organized, staying healthy and exploring options before a crisis occurs so that wise decisions can be made.

Summary

AdultCare, a Fortis company, is unique. It offers information, consultation and referral and specializes only in caregiving and elder issues. Locally and throughout the nation, AdultCare consistently demonstrates caring and dedication through quality programs, research, collaboration and advocacy. For additional information contact Connie Ford: 1-800-235-3999 ext. 122 or e-mail Connie@adultcare.com.